

REMARKS

Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

Claims 5, 17, 34, and 44 are currently being amended.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate status identifier.

After amending the claims as set forth above, claims 5, 7-9, 17, 19-25, 34, 36-42, and 44-48 are now pending in this application.

Claim Rejections – 35 U.S.C. § 112

On page 2 of the Office Action, claims 5-9, 17-25, and 34-41 were rejected under 35 U.S.C. § 112 ¶ 1. The Examiner stated:

[T]he specification, while being enabling for the limitations of claim 5, including receiving an agreement regarding the sale of mortgage loans including terms, it does not reasonably provide enablement for making the determination without said step. The specification does not enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to practice the invention commensurate in scope with these claims.

Applicants have amended independent claims 5, 17, 34, and 44 to recite a combination of features including “receiving the terms of the agreement.” Applicants refer the Examiner to ¶¶ 0044-0045 of the present application for support of this limitation, which recites that “terms and stipulations of the agreement are entered into deal management logic 82.” Applicants submit that the specification enables one of ordinary skill in the art to practice the invention commensurate in scope with the subject matter of the rejected claims, and that the specification is now in compliance with 35 U.S.C. § 112 ¶ 1.

Accordingly, Applicants respectfully request that the rejection of claims 5, 17, 19-25, 34, and 36-41 be withdrawn.

Allowable Subject Matter

On page 2 of the Office Action, the Examiner indicated that claims 45-48 are allowable, and that claims 5-9, 17-25, and 34-41 would be allowable if the above rejection were overcome. Applicants thank the Examiner for this indication of allowable subject matter, and submits that all of the presently pending claims are in condition for allowance.

* * * *

Applicants believe that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. §1.136 and authorize payment of any such extensions fees to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 8/20/2007

By 

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